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Attorneys for Debtors, BOGHOS KRIKORIAN and HELEN KRIKORIAN

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA, FRESNO DIVISION

In re:

BOGHOS KRIKORIAN and HELEN
KRIKORIAN,

Debtors.

Case No. 13-13924-A-7

Chapter 7

DC No. LDM-1

Date: October 2, 2013

Time: 9:00 AM

Place: United States Bankruptcy Court
2500 Tulare Street

Courtroom 11, Department A

Judge: Honorable Fredrick E. Clement

**DECLARATION OF HELEN KRIKORIAN IN SUPPORT OF
RESPONSE TO OBJECTION TO CLAIMS OF EXEMPTION**

I, HELEN KRIKORIAN, declare:

1. I am the Joint Debtor in the above-entitled action. I am over the age of eighteen years. I have personal knowledge of the information set forth herein and base the statements made in this declaration on the information available to me and my belief.

2. I am submitting this declaration in support of the response to objection to claims of exemptions filed by Betty Egan.

3. On June 3, 2013, my husband BOGHOS KRIKORIAN, and I filed a voluntary petition for relief under Chapter 7 of the Bankruptcy Code. We filed our bankruptcy petition pro se.

1 4. The Chapter 7 Trustee held the meeting of creditors on July 12, 2013. At the
2 meeting of creditors, the Chapter 7 Trustee asked us about our assets. To better determine our
3 assets, the meeting of creditors was continued to August 6, 2013, for my husband and I to
4 provide current life insurance policy statements and Kelley Blue Book values on our vehicles.

5 5. The Chapter 7 Trustee held the continued meeting of creditors on August 6,
6 2013. The Chapter 7 Trustee determined that our assets did not have any value for the estate
7 and that our automobiles were worth less than the amounts stated in the schedules. The
8 Chapter 7 Trustee concluded the meeting of creditors on August 6, 2013.

9 6. On August 12, 2013, the Chapter 7 Trustee filed her Report of No Distribution.

10 7. No timely objection was filed to the Trustee's Report of No Distribution.

11 I declare under penalty of perjury that the foregoing is true and correct and that this
12 declaration was executed on this 17 day of September 2013, at Fresno, California.

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16 HELEN KRIKORIAN
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